

UNITED STATES BANKRUPTCY COURT  
FOR THE Western District of Michigan

In re: Diane Marie Spicklemire  
Michael Todd Spicklemire  
Debtor(s).  
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Case No. 20-2149  
Chapter 13  
Hon. John T. Gregg  
Filed: 06/24/2020

FIRST PRE-CONFIRMATION AMENDED CHAPTER 13 PLAN

**IV. GENERAL PROVISIONS**

**R. NONSTANDARD PROVISIONS.** Nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in this Model Plan or deviating from it. Nonstandard provisions set out elsewhere in this Plan are ineffective and void. The following Plan provisions will be effective only if there is a check in the box "Included" in the Preamble.

1. Escrow Provision: After payment of all attorney fees approved at confirmation, the trustee shall escrow \$50 per month of the debtor's payments to the trustee to be reserved for payment of additional allowed administrative expenses, if any. Such funds will be distributed for additional attorney fees or other administrative expenses that may be allowed from order(s) approving such expenses, before closing of the case, then to unsecured creditors, at plan completion, after all allowed administrative expenses. This escrow provision for administrative expenses is subject to funds availability after necessary monthly payments to secured claims such as continuing mortgage payments. Applications will be filed at least thirty (30) days before the completion of the case in order to be paid from escrowed funds.
2. **Retention of Income Tax Refunds:** In order to ensure plan feasibility, the Debtors shall retain the first \$5,000.00 of all net income tax refunds received during the duration of the plan. Any amounts in excess of \$5,000 per year shall be turned over to the trustee as additional plan funding, unless otherwise excused.

This plan remains unchanged in all respects  
not in conflict with these amendments.

Date: 07/09/2020

/s/  
Diane Marie Spicklemire , Debtor

Date: 07/09/2020

/s/  
Michael Todd Spicklemire , Debtor

Date: 07/09/2020

/s/  
Jeffrey D. Mapes P70509 , Counsel for the Debtor(s)